Case 15-37604 Doc 1 Filed 11/04/15 Entered 11/04/15 09:34:41 Desc Main

| UNITED STATES BANKRU | Document PTCY COURT | Page 1 of 52 | | VOLUNTARY PETI | TION |
|--|--|--|---|--|----------------------------------|
| Northern District of Name of Debtor (if individual, enter Last, First, Middle): | IIIInois | Name of Joint Debto | or (Spouse) (Last, First, Mi | ddle): | |
| Booker , Deandrea , J | | | | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): | | | |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-1544 | | Last four digits of Soc. S (if more than one, state a | ec. or Individual-Taxpayer I.D. (all): | ITIN)/Complete EIN | |
| Street Address of Debtor (No. and Street, City, and State): | | Street Address of Joint D | Debtor (No. and Street, City, and | l State): | |
| 139 N. Oakley # Apt 2S Chicago, Illinois ZIP CODE 60612 | | ZIP CODE | | | |
| County of Residence or of the Principal Place of Business: Cook | | County of Residence or o | of the Principal Place of Business | s: | |
| Mailing Address of Debtor (if different from street address): | | Mailing Address of Joint | Debtor (if different from street a | ddress): | |
| | ZIP CODE | | | | ZIP CODE |
| Location of Principal Assets of Business Debtor (if different from street address al | bove): | 1 | | | |
| | | | | | ZIP CODE |
| Type of Debtor (Form of Organization) | Nature of (Check o | | • | nkruptcy Code Union is Filed (Check or | |
| (Check one box.) | Health Care Bus | , | Chapter 7 | IOII IS I HEW (CHECK OF | ie box.) |
| Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. | Single Asset Rea | al Estate as defined | Chapter 9 | Chapter 15 Petitio | |
| Corporation (includes LLC and LLP) | Railroad | .(6.2) | Chapter 11 | of a Foreign Main | Proceeding |
| Partnership | Stockbroker | | Chapter 12 | Chapter 15 Petitio | |
| Other (If debtor is not one of the above entities, check this box and state type of entity below.) | Commodity Broke Clearing Bank | of a Foreign Nonmain Proceeding Chapter 13 | | | |
| chock this box and state type of charly bolom. | Other Other | | | | |
| Chapter 15 Debtors | Tax-Exem | | | of Debts (Check one | * |
| Country of debtor's center of main interests: | | cempt organization consumer debts, business debts. | | | |
| Each country in which a foreign proceeding by, regarding, or against debtor is pending: | under title 26 of t Code (the Interna | al Revenue Code). 101(8) as "incurred by | | | |
| | | | an individual prima for a personal, fam household purpose | ily, or | |
| Filing Fee (Check one box.) | | | Chapter ² | I1 Debtors | |
| Full Filing Fee attached. | | Check one bo Debtor is | x: a small business debtor a | as defined in 11 U.S.C | C. § 101(51D). |
| Filing Fee to be paid in installments (applicable to individuals signed application for the court's consideration certifying that pay fee except in installments. Rule 1006(b). See Official For | t the debtor is unable to | ° ⊔ | not a small business deb | or as defined in 11 U | .S.C. § 101(51D). |
| Filing Fee waiver requested (applicable to chapter 7 individua signed application for the court's consideration. See Official I | | to insider: | aggregate noncontingent l s or affiliates) are less tha | n \$2,490,925 <i>(amoun</i> | |
| | | adjustmer | nt on 4/01/16 and every the licable boxes: | ree years thereafter). | |
| | | A plan is | being filed with this petition | | |
| | | | ces of the plan were solici f creditors, in accordance | | |
| Statistical/Administrative Information | o uneacured eraditers | I | | | THIS SPACE IS FOR COURT USE ONLY |
| Debtor estimates that funds will be available for distribution t Debtor estimates that, after any exempt property is excluded | | | be no funds available for | | |
| distribution to unsecured creditors. | | | | | |
| Estimated Number of Creditors | | | | | |
| 1-49 50-99 100-199 200-999 1,000- 5,000 | | 10,001- 25,001 25,000 50,000 | | Over 100,000 | |
| Estimated Assets | | | | | |
| \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 | \$10,000,001 | \$50,000,001 \$10 | 00,000,001 \$500,000,0 | 001 More than | |
| \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion | | | | | |
| Estimated Liabilities | | | | | |
| \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million | | | 00,000,001 \$500,000, \$500 million to \$1 billion | | |

| 31 (Official Form 1) (04/13) Case 15-3/604 DOC 1 FIIED 11/04/15 | Entered 11/04/15 09: | 34:41 Desc Main Page 2 |
|--|--|--|
| Voluntary Petition Document (This page must be completed and filed in every case.) | Rage 2bons52 Deandrea Booker | |
| All Prior Bankruptcy Cases Filed Within L | .ast 8 Years (If more than two, attach addition | onal sheet.) |
| Location Where Filed: | Case Number: | Date Filed: |
| Northern District of Illinois | 14-19318 | 5/22/2014 |
| Location Where Filed: | Case Number: | Date Filed: |
| Pending Bankruptcy Case Filed by any Spouse, Partner | , or Affiliate of this Debtor (If more tha | an one, attach additional sheet.) |
| Name of Debtor: | Case Number: | Date Filed: |
| District: | Relationship: | Judge: |
| Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) | whose debts I, the attorney for the petitioner named in the f that [he or she] may proceed under chapter 7 | Exhibit B pleted if debtor is an individual are primarily consumer debts.) foregoing petition, declare that I have informed the petitioner 7, 11, 12, or 13 of title 11, United States Code, and have a chapter. I further certify that I have delivered to the debtor the |
| Exhibit A is attached and made a part of this petition. | X /s/ Stephen Gregorowicz 6 | 6304770 n/a |
| | Signature of Attorney for De | ebtor(s) Date |
| Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and the possession of any property that posses or is alleged to pose a threat of imminent and the possession of any property that posses or is alleged to pose a threat of imminent and the possession of any property that posses or is alleged to pose a threat of imminent and the possession of any property that posses or is alleged to pose a threat of imminent and the possession of any property that posses or is alleged to pose a threat of imminent and the possession of any property that posses or is alleged to pose a threat of imminent and the possession of any property that posses or is alleged to pose a threat of imminent and the possession of any property that possession of any p | ibit D | |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a | | |
| Exhibit D completed and signed by the debtor is attached and made a part of this po | etition. | |
| If this is a joint petition: | | |
| Exhibit D, also completed and signed by the joint debtor, is attached and made a pa | art of this petition. | |
| | any other District. rtnership pending in this District. ess or principal assets in the United St t in an action or proceeding [in a feder | tates in this District, or has |
| Certification by a Debtor Who Reside | es as a Tenant of Residential Prop | perty |
| Landlord has a judgment against the debtor for possession of debtor's residence | , | ving.) |
| | (Name of landlord that obtained judge | ment) |
| | (Address of landlord) | |
| Debtor claims that under applicable nonbankruptcy law, there are circumstance gave rise to the judgment for possession, after the judgment for possession was Debtor has included with this petition the deposit with the court of any rent that | as entered, and would become due during the 30-day p | • |
| Debtor certifies that he/she has served the Landlord with this certification (11 l | J D C 9 3DZ(III) | |

| 1 (Officia | al Form 1) (04/13)Case 15-37604 D | oc 1 | Filed 11/04/15 | Ent | ered 11/04/15 09:34:41 | Desc Main | Page 3 |
|---|--|---|--|--|---|--|--|
| Volun | tary Petition | | Document | | e ©of(s52 | | |
| (This | page must be completed and filed in every o | case.) | | Dean | drea Booker | | |
| | | | Signa | tures | | | |
| | Signature(s) of Debtor(s) (li | ndividua | nl/Joint) | | Signature of a Foreign | Representative | |
| [If petition 7] I am the relies [If no at | e under penalty of perjury that the information provided oner is an individual whose debts are primarily consume aware that I may proceed under chapter 7, 11, 12 or 13 favailable under each such chapter, and choose to proctorney represents me and no bankruptcy petition prepare notice required by 11 U.S.C. § 342(b). | r debts and 3 of title 11, seed under o | has chosen to file under chapter United States Code, understand chapter 7. | the fore | e under penalty of perjury that the information provi gn representative of a debtor in a foreign proceeding only one box.) request relief in accordance with chapter | ng, and that I am authorized to file 15 of title 11, United State | e this petition. es Code. |
| I reques | st relief in accordance with the chapter of title 11, United | States Cod | de, specified in this petition. | | ertified copies of the documents required ursuant to 11 U.S.C. § 1511, I request rel | , | |
| X | /s/ Deandrea Booker | | | ┗┛ tit | le 11 specified in this petition. A certified the foreign main proceeding is attached | copy of the order granting | |
| | Signature of Debtor | | | Х | | | |
| X | | | | | (Signature of Foreign Representative |) | |
| | Signature of Joint Debtor | | | | | | |
| | Telephone Number (if not represented by | attornev) | | | (Printed Name of Foreign Representa | ative) | |
| | | , | | | | | |
| | n/a Date | | | | Date | | |
| | Signature of Attor | rnev* | | | Signature of Non-Attorney Ban | kruptcy Petition Prepar | er |
| X | /s/ Stephen Gregorowicz 6304770 Signature of Attorney for Debtor(s) Stephen Gregorowicz 6304770 Printed Name of Attorney for Debtor(s) Semrad Law Firm Firm Name | | | (2) I pre and the orguide chargea preparir | e under penalty of perjury that: (1) I am a bankrupto pared this document for compensation and have protices and information required under 11 U.S.C. § lines have been promulgated pursuant to 11 U.S.C. ble by bankruptcy petition preparers, I have given t g any document for filing for a debtor or accepting Official Form 19 is attached. Printed Name and title, if any, of Bankrupt Social-Security number (If the bankrupture) | ovided the debtor with a copy of § 110(b), 110(h), and 342(b); and § 110(h) setting a maximum fee he debtor notice of the maximum any fee from the debtor, as requi | this document 1, (3) if rules for services amount before red in that |
| | 20 S. Clark, 28th Floor, Chicago, IL 600 Address Telephone Number | 603 | | | individual, state the Social-Security nuresponsible person or partner of the b (Required by 11 U.S.C. § 110.) | ımber of the officer, princi | pal, |
| | n/a | | | | Address | | |
| | Date | | | X | | | |
| | ase in which § 707(b)(4)(D) applies, this signature also knowledge after an inquiry that the information in the so | | | ^ | Signature | | |
| | Signature of Debtor (Corpora | tion/Par | tnership) | | | | |
| | e under penalty of perjury that the information provided sen authorized to file this petition on behalf of the debtor. | | on is true and correct, and that I | | Date | | |
| The del | otor requests the relief in accordance with the chapter o | f title 11, Un | ited States Code, specified in this | | ure of bankruptcy petition preparer or officer, princip Security number is provided above. | al, responsible person, or partne | r whose |
| X | | | | | s and Social-Security numbers of all other individuals ent unless the bankruptcy petition preparer is not ar | | paring this |
| | Signature of Authorized Individual | | | ,, | | of all the section of | |
| | Printed Name of Authorized Individual | | | | than one person prepared this document, attach a priate official form for each person. | additional sheets conforming to th | ne |
| | Title of Authorized Individual | | | | cruptcy petition preparer's failure to comply with the kruptcy Procedure may result in fines or imprisonn | | |

Date

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re | Deandrea Booker | Case No. |
|-------|-----------------|------------|
| · | Debtor | (if known) |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

| 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing |
|--|
| from a credit counseling agency approved by the United States trustee or bankruptcy |
| administrator that outlined the opportunities for available credit counseling and assisted me in |
| performing a related budget analysis, and I have a certificate from the agency describing the |
| services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan |
| developed through the agency. |

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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| B 1D (Official Form 1, Exhibit D) (12/09) – C | Cont. Pag | ge 2 |
|--|--|----------|
| was unable to obtain the services of following exigent circumstances m | ested credit counseling services from an approved agency but during the seven days from the time I made my request, and the terit a temporary waiver of the credit counseling requirement tow. [Summarize exigent circumstances here.] | <u>,</u> |
| | | |
| counseling briefing within the fipromptly file a certificate from copy of any debt management prequirements may result in distract the granted only for cause an | satisfactory to the court, you must still obtain the credit irst 30 days after you file your bankruptcy petition and the agency that provided the counseling, together with a lan developed through the agency. Failure to fulfill these missal of your case. Any extension of the 30-day deadline and is limited to a maximum of 15 days. Your case may also satisfied with your reasons for filing your bankruptcy case counseling briefing. | |
| | o receive a credit counseling briefing because of: [Check the eccompanied by a motion for determination by the court.] | |
| illness or mental deficient decisions with respect to Disability. (December of being unable, at briefing in person, by telephones.) | Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mentacy so as to be incapable of realizing and making rational financial responsibilities.); Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the fter reasonable effort, to participate in a credit counseling ephone, or through the Internet.); ry duty in a military combat zone. | al |
| · | trustee or bankruptcy administrator has determined that the cre C. § 109(h) does not apply in this district. | edit |
| I certify under penalty correct. | of perjury that the information provided above is true and | |
| | Signature of Debtor: /s/ Deandrea Booker | |
| | Date: | |
| | | |

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

| In re | Deandrea Booker | , | Case No. |
|-------|-----------------|---|--------------------|
| | Debtor | | 5555 |
| | | | Chapter Chapter 13 |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|---------------|-------------|-------------|------------|
| A - Real Property | YES | 1 | \$0.00 | | |
| B - Personal Property | YES | 2 | \$13,350.00 | | |
| C - Property Claimed as Exempt | YES | 1 | | | |
| D - Creditors Holding Secured Claims | YES | 1 | | \$7,608.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | YES | 2 | | \$0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | YES | 1 | | \$19,975.00 | |
| G - Executory Contracts and Unexpired Leases | YES | 1 | | | |
| H - Codebtors | YES | 1 | | | |
| I - Current Income of Individual Debtor(s) | YES | 2 | | | \$1,522.83 |
| J - Current Expenditures of Individual Debtor(s) | YES | 3 | | | \$1,232.00 |
| | TOTAL | 15 | \$13,350.00 | \$27,583.00 | |

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

| In re | Deandrea Booker , | , | Case N | 0 |
|-------|-------------------|---|----------|------------|
| | Debtor | _ | Chapter | Chapter 13 |
| | | | Oriapioi | |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|--|----------|
| Domestic Support Obligations (from Schedule E) | \$0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$0.00 |
| Student Loan Obligations (from Schedule F) | \$0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$0.00 |
| TOTAL | . \$0.00 |

State the following:

| Average Income (from Schedule I, Line 12) | \$1,522.83 |
|--|------------|
| Average Expenses (from Schedule J, Line 22) | \$1,232.00 |
| Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14) | \$764.40 |

State the following:

| State the following: | | _ |
|--|--------|-------------|
| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$0.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$0.00 |
| 4. Total from Schedule F | | \$19,975.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$19,975.00 |

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| oa (Official Form 6A) (12/07) | | Document | Page 8 of 52 | |

| In re | Deandrea Booker | Case No. | |
|-------|-----------------|----------|------------|
| | Debtor | | (If known) |

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|--|---------------------------------------|--|-------------------------------|
| none | | | | |

(Report also Summary of Schedules.)

\$0.00

Total:

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|-------------------------------|-------|----------------|---------------------------|-----------|
| 6B (Official Form 6B) (12/07) | | Document | Page 9 of 52 | |

| In re | Deandrea Booker | Case No. |
|-------|-----------------|------------|
| _ | Debtor | (If known) |

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|--------------------------------------|--|
| 1. Cash on hand. | Х | | | |
| Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Pre paid debit card | N/A | \$0.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | Х | | | |
| Household goods and furnishings, including audio, video, and computer equipment. | | Furniture | N/A | \$500.00 |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | Х | | | |
| 6. Wearing apparel. | | Clothing | N/A | \$350.00 |
| 7. Furs and jewelry. | X | | | |
| 8. Firearms and sports, photographic, and other hobby equipment. | Х | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | Х | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | Х | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | Х | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | Х | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | Х | | | |
| 16. Accounts receivable. | Х | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property. | Х | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | Х | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | Х | | | |

| B 6B (Official Form 6B) (12072) | 15-37604 | Doc 1 | | Entered 11/04/2 | 15 09:34:41 | Desc Main | |
|---------------------------------|---------------|-------|----------|-----------------|-------------|------------|--|
| In re | Deandrea Book | er | Document | Page 10 of 52 | Case No. | | |
| | Debtor | | | | · | (If known) | |

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|--------------------------------------|---|
| 23. Licenses, franchises, and other general intangibles. Give particulars. | Х | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes | Х | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2008 Suzuki Grand Victoria | N/A | \$12,500.00 |
| 26. Boats, motors, and accessories | Х | | | |
| 27. Aircraft and accessories. | Х | | | |
| 28. Office equipment, furnishings, and supplies. | Х | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | Х | | | |
| 30. Inventory. | Х | | | |
| 31. Animals. | Х | | | |
| 32. Crops - growing or harvested. Give particulars. | Х | | | |
| 33. Farming equipment and implements. | Х | | | |
| 34. Farm supplies, chemicals, and feed. | Х | | | |
| 35. Other personal property of any kind not already listed. Itemize. | Х | | | |
| | \$13,350.00 | | | |

| B6C (Official Form 6 | Case 15-37604 | Doc 1 | Filed 11/04/15 Document | Entered 11/04/15 09:34:41 Page 11 of 52 | Desc Main | |
|----------------------|---------------|-------|----------------------------|--|------------|--|
| In re | Deandrea Book | cer | | Case No. | | |
| | Debtor | | | | (If known) | |

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Check if debtor claims a homestead exemption that exceeds

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(2)

| DESCRIPTION OF PROPERTY PROVIDING EACH EXEMPTION PROVIDING EACH EXEMPTION Furniture PROVIDING EACH EXEMPTION SPECIFY LAW PROVIDING EACH EXEMPTION PROVIDING EACH EXEMPTION SPECIFY LAW PROVIDING EXEMPTION SPECIF | |
|--|---------------|
| Furniture 735 ILCS 5/12-1001(b) \$500.00 | ERTY CTING |
| | \$500.00 |
| Clothing 735 ILCS 5/12-1001(a), (e) \$350.00 | \$350.00 |
| 735 ILCS 5/12-1001(c) \$2,400.00 | 40.500.00 |
| 2008 Suzuki Grand Victoria \$735 ILCS 5/12-1001(b) \$2,492.00 | 12,500.00 |
| | |
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| | |
| | |
| | |
| | 13,350.00 |

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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| 3 6D (Oπicial Form 6D) (12/07) | | Document | Page 12 of 52 | | |
| B Inc | David and | | Casa Na | | |

| In re | Deandrea Booker | Case No. | |
|-------|-----------------|----------|------------|
| _ | Debtor | | (If known) |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|----------|---|---|------------|--------------|----------|--|---------------------------------|
| ACCOUNT NO. XXXXXXXX2701 | | Н | INCURRED | | | | \$7,608.00 | \$0.00 |
| GO FINANCIAL 4020 E INDIAN SCHOOL RD PHOENIX, 85018 | | | 11/1/2014 DESCRIPTION 2008 SUZUKI GRAND VICTORIA VALUE: \$12,500.00 NATURE OF LIEN PURCHASE MONEY REMARKS VALUE \$12,500.00 | | | | | |
| ACCOUNT NO. | _ | | | | | | | |
| | | | VALUE \$ | | | | | |
| | | | | | | | \$0.00 | |
| Total: \$7,608.00 \$0.00 (Use only on last page) | | | | | | | \$0.00 | |
| | | | | | | | (Report also on Summary of | (If applicable, report also on |

(Report also on Summary of Schedules.)

Statistical Summary of Certain Liabilities and Related Data.)

| B 6E (Official Form 6I | Case 15-37604 | Doc 1 | Filed 11/04/15 Document | Entered 11/04/1 Page 13 of 52 | L5 09:34:4 | 1 Desc Main | |
|------------------------|---------------|-------|----------------------------|----------------------------------|------------|-------------|--|
| In re | Deandrea Book | ker | | . ago =0 0. 0= | Case No. | | |
| | Debtor | | | | · | (If known) | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Contributions to employee benefit plans

Debtor

Money owed to employee benefit plans for services rendered within 180 says immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

| 6E (0 | fficial Form 6E) (04/63 ase 15-37604 Doc 1 | Filed 11/04/15 | | /15 09:34:41 | Desc Main |
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| re | Deandrea Booker | Document | Page 14 of 52 | Case No. | |
| | Debtor | | | | (If known) |
| | | | | | |
| | Certain farmers and fishermen | | | | |
| | Claims of certain farmers and fishermen, up to \$6,150 | O* per farmer or fisherman | , against the debtor, as prov | vided in 11 U.S.C. § | 507(a)(6). |
| | Deposits by individuals | | | | |
| rovi | Claims of individuals up to $2,775^*$ for deposits for the led. 11 U.S.C. $507(a)(7)$. | e purchase, lease, or renta | al of property or services for | personal, family, or | household use, that were not delivered or |
| | Taxes and Certain Other Debts Owed to Governm | nental Units | | | |
| | Taxes, customs duties, and penalties owing to federal | l, state, and local governm | ental units as set forth in 11 | U.S.C. § 507(a)(8). | |
| | Commitments to Maintain the Capital of an Insur | • • | | | |
| Rese | Claims based on commitments to the FDIC, RTC, Di rve System, or their predecessors or successors, to m | | | | |
| | Claims for Death or Personal Injury While Debtor | Was Intoxicated | | | |
| ubs | Claims for death or personal injury resulting from the ance 11 U.S.C. § 507(a)(10). | operation of a motor vehic | cle or vessel while the debto | r was intoxicated fro | om using alcohol, a drug, or another |
| | Administrative allowances under 11 U.S.C. Sec. 33 | 0 | | | |
| y th | Claims based on services rendered by the trustee, exact court and/or in accordance with 11 U.S.C. §§ 326, 328 | | n, or attorney and by any pa | raprofessional perso | on employed by such person as approved |
| | | | | | |
| | | | | | |
| | | | | | |
| | | 0 continua | ation sheets attached | | |

^{*}Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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| B 6F (Official Form 6F) (12/07) | | Document | Page 15 of 52 | |

| In re | Deandrea Booker | Case No. |
|-------|-----------------|------------|
| _ | Debtor | (If known) |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedule and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|--|---|------------|---------------|----------------|-----------------|
| ACCOUNT NO. XXXXXXXX7101 | | Н | INCURRED | | | | \$11,971.00 |
| GO FINANCIAL 4020 E INDIAN SCHOOL RD PHOENIX, 85018 | | | 11/1/2014 DESCRIPTION 054 AUTOMOBILE REMARKS | | | | |
| ACCOUNT NO. XXXX7870 | | Н | INCURRED | | | | \$5,505.00 |
| CREDIT ACCEPTANCE PO BOX 513 SOUTHFIELD, 48037 | | | 1/1/2011 DESCRIPTION 036 AUTOMOBILE REMARKS | | | | |
| ACCOUNT NO. XXXXXXXXXXXXXXXX3072 | | Н | INCURRED | | | | \$1,892.00 |
| RGS FINANCIAL 1700 JAY ELL DR STE 200 RICHARDSON, 75081 | | | 1/1/2014 DESCRIPTION COLLECTION REMARKS | | | | |
| ACCOUNT NO. XXXX5887 | | Н | INCURRED | | | | \$607.00 |
| HARVARD COLLECTION 4839 ELSTON AVE CHICAGO, 60630 | | | 5/1/2015 DESCRIPTION 001 COLLECTION REMARKS | | | | |
| ACCOUNT NO. City of Chicago Department of Revenue 121 North LaSalle Street Chicago, IL 60602 | | Н | INCURRED N/A DESCRIPTION PARKING TICKETS REMARKS | | | | \$0.00 |
| o continuation sheets attached | | 1 | (Та | otal of | Sub this p | total: age) | \$19,975.00 |
| Total: (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | | |

| B 6G (Official Form | Case 15-37604 | Doc 1 | Filed 11/04/15 Document | Entered 11/04/15 09:34 Page 16 of 52 | l:41 Desc Main | | | |
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| In re | Deandrea Book | cer | | Case No. | | | | |
| | Debtor | | | | (If known) | | | |
| | SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES | | | | | | | |
| contract, i.e., " lease or contra | Purchaser," "Agent," etc. State wact described. If a minor child is | vhether debtor a party to one | r is the lessor or lessee of a e of the leases or contracts, | lease. Provide the names and complete | nterests. State nature of debtor's interest in mailing addresses of all other parties to each d address of the child's parent or guardian, P. 1007(m). | | | |

Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
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| In re | Deandrea Booker | | Case N | · | | | | | |
| | Debtor | | | (If known) | | | | | |
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| | | SCHEDULE H | - CODEBTORS | | | | | | |
| of creditors. Include all gua California, Idaho, Louisiana the case, identify the name Include all names used by state the child's initials and | Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of he case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr P. 1007(m) | | | | | | | | |
| Check this box if the d | ebtor has no codebtors. | | | | | | | | |
| NAN | IE AND ADDRESS OF CODE | BTOR | NAME AND | ADDRESS OF CREDITOR | | | | | |
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Case 15-37604 Doc 1 Filed 11/04/15 Entered 11/04/15 09:34:41 Desc Main Fill in this information to identify your case: Check if this is: An amended filing Debtor 1 Deandrea Booker A supplement showing post-petition Middle Name First Name Last Name chapter 13 income as of the following date: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name MM / DD / YYYY United States Bankruptcy Court for the: **Northern District of Illinois** Case number (if known) Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Debtor 1 Debtor 2 or non-filing spouse 1. Fill in your employment information. **Employment status** Employed **Employed** If you have more than one job, Not Employed Not Employed attach a separate page with information about additional Security Occupation employers. Monterrey Security Consultants Employer's name Include part time, seasonal, or self-employed work. 2232 South Blue Island Avenue **Employer's address** Number Street Number Street Occupation may include student or homemaker, if it applies. Chicago, Illinois 60608 Zip Code Zip Code 1 month How long employed there? **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 or For Debtor 1 non-filing spouse List monthly gross wages, salary, and commissions (before all payroll \$254.58 \$0.00 deductions.) If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. \$0.00 \$0.00 \$254.58 Calculate gross income. Add line 2 + line 3. \$0.00

Case 15-37604 Doc 1 Filed 11/04/15 Entered 11/04/15 09:34:41 Desc Main

Booker Document Page 19 of 52 Debtor 1 Deandrea e number (if known) First Name Middle Name Last Name For Debtor 2 or For Debtor 1 non-filing spouse 4. \$254.58 Copy line 4 here.....→ \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$22.75 \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance \$0.00 \$0.00 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 \$0.00 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$22.75 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7 \$0.00 \$231.83 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 \$0.00 monthly net income. 8a 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 settlement, and property settlement. \$0.00 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$780.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs 8f. \$511.00 \$0.00 8g. Pension or retirement income 8g. \$0.00 \$0.00 \$0.00 8h. Other monthly income. Specify: \$0.00 8h. + 9. **Add all other income** Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$1,291.00 \$0.00 9. 10. Calculate monthly income. Add line 7 + line 9. \$1,522.83 \$0.00 \$1,522.83 10. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$1,522.83 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No.

Yes. Explain:

Case 15-37604 Doc 1 Filed 11/04/15 Entered 11/04/15 09:34:41 Desc Main Fill in this information to identify your case: Check if this is: An amended filing Debtor 1 Deandrea **Booker** A supplement showing post-petition chapter 13 Middle Name First Name Last Name expenses as of the following date: Debtor 2 First Name Middle Name Last Name MM / DD / YYYY (Spouse, if filing) A separate filing for Debtor 2 because Debtor 2 **Northern District of Illinois** United States Bankruptcy Court for the: maintains a separate household Case number (if known) Official Form B 6J 12/13 **Schedule J: Your Expenses** Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have Dependent's Does dependent live Dependent's relationship to dependents? Yes. Fill out this information for Debtor 1 or Debtor 2 with you? each dependent..... Do not list Debtor 1 and Debtor 2. Do not state the dependents' names. No. 3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) 4.The rental or home ownership expenses for your residence. Include first mortgage payments and \$0.00 any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes \$0.00 4b. Property, homeowner's, or renter's insurance \$0.00 4c. Home maintenance, repair, and upkeep expenses \$0.00 4d. Homeowner's association or condominium dues \$0.00

Debtor 1

First Name

Case 15-37604 Doc 1 Deandrea J

Middle Name

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(if known)

Your expenses \$0.00 5. Additional mortgage payments for your residence, such as home equity loans 5. 6. Utilities: 6a. Electricity, heat, natural gas \$0.00 6a. 6b. Water, sewer, garbage collection \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services \$0.00 \$0.00 6d. 6d. Other. Specify: 7. Food and housekeeping supplies \$511.00 7. \$0.00 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning \$95.00 \$75.00 10. Personal care products and services 11. Medical and dental expenses \$100.00 12. Transportation.. Include gas, maintenance, bus or train fare. \$365.00 Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance 15b. Health insurance \$0.00 15b. \$86.00 15c. Vehicle insurance \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20 \$0.00 16. Specify: __ 17.Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a. 17b. Car payments for Vehicle 2 17b. \$0.00 17c. Other. Specify: 17c. \$0.00 \$0.00 17d. Other. Specify: 17d. \$0.00 18. 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 19. Other payments you make to support others who do not live with you 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income 20a. Mortgages on other property 20a. \$0.00 \$0.00 20b. Real estate taxes 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e. \$0.00

| Debtor 1 | Case 15-3 Deandrea First Name | 37604 Doc 3 | 1 Filed 11/04/1! BIPPRECUMENT Last Name | 5 Entered 11/04/15 09:34:41 中被负en型 of 52 (if known) | Desc Main | |
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| | Thorramo | Wilder Harrie | Lastranio | (ii id lowi) | | |
| 21. Other. S | specify: | | | | 21. + | \$0.00 |
| | onthly expenses. Add It is your monthly exper | - | | | 22. | \$1,232.00 |
| 23.Calculat | e your monthly net in | ncome | | | | |
| 23a. Cop | y line 12 <i>(your combine</i> | ed monthly income) fro | m Schedule I. | | 23a. | \$1,522.83 |
| 23b. Cop | y your monthly expense | es from line 22 above | | | 23b | \$1,232.00 |
| | tract your monthly expe result is your <i>monthly r</i> | • | ly income. | | 23c | \$290.83 |
| 24. Do you e | xpect an increase or | decrease in your ex | penses within the year af | ter you file this form? | | |
| | | | r loan within the year or do y f a modification to the term: | | | |
| Yes. | Explain here: | | | | | |

 $\underset{\text{B6 Declaration (Official Form 6 - Declaration) (12/07)}{\text{Case } 15\text{-}37604}$

Document

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Deandrea Booker

Debtor

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULE

DECLARATION UNDER PENALTY OF PREJURY BY INDIVIDUAL DEBTOR

| Date | 11/4/2015 | Signature | /s/ Deandrea Booker | |
|-------------------------------------|---|---|---|-----|
| | | | Debtor | |
| Date | | Signature | (Urba Palace Years) | |
| | | ne: | (Joint Debtor, if any) | |
| | | [If joint ca | ase, both spouses must sign.] | |
| | DECLARATION AND SIGNATURE OF | F NON-ATTORNEY BANKRUPTC | PETITION PREPARER (SEE 11 U.S.C. § 110) | |
| provided the deb been promulgate | otor with a copy of this document and the notices | and information required under 11 U. mum fee for services chargeable by b | S.C. § 110; (2) I prepared this document for compensation and have S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have ankruptcy petition preparers, I have given the debtor notice of the debtor, as required by that section. | |
| Printed or Type | ed Name and Title, if any, of Bankruptcy Petition F | | Security No. ired by 11 U.S.C. § 110.) | |
| | cy petition preparer is not an individual, state the gns this document. | name, title (if any), address, and soc | cial security number of the officer, principal, responsible person, or | |
| Address | | | | |
| XX | Bankruptcy Petition Preparer | | | |
| Signature or | Bankruptcy Petition Preparer | Date | | |
| Names and Soc | cial Security numbers of all other individuals who | prepared or assisted in preparing this | s document, unless the bankruptcy petition preparer is not an individua | al: |
| If more than one | e person prepared this document, attach addition | al signed sheets conforming to the ap | oropriate Official Form for each person. | |
| A bankruptcy pe U.S.C. § 110; 18 | | sions of title 11 and the Federal Rules | s of Bankruptcy Procedure may result in fines or imprisonment or both. | 11 |
| | DECLARATION UNDER PENAI | LTY OF PREJURY ON BEHALF O | F A CORPORATION OR PARTNERSHIP | |
| I, the | [the | president or other officer or an autho | rized agent of the corporation or a member or an authorized agent of | the |
| partnership] of | the | [corporation or partnership] nar | ned as debtor in this case, declare under penalty of perjury that I have | |
| - | ing summary and schedules, consisting of rmation, and belief. | sheets (Total shown on summa | ary page plus 1), and that they are true and correct to the best of my | |
| Date | | Signature | | |
| | | | | |
| | | [Print | or type name of individual signing on behalf of debtor.] | |

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re: | Deandrea Booker | , | Case No. | |
|--------|-----------------|---|----------|------------|
| | Debtor | | 0000110. | (if known) |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$117.50 Debtor 1: Monterrey Security (01/01/2015 - 10/30/2015)

\$622.88 Debtor 1: Tiered Employment Inc (01/01/2015 - 10/30/2015)

2. Income other than from employment or operation of business



State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** AMOUNT PAID

AMOUNT STILL OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** **AMOUNT** PAID OR VALUE OF **TRANSFERS** **AMOUNT** STILL **OWING**

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** **AMOUNT** PAID

AMOUNT STILL OWING

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING**

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF **SEIZURE** DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

GO FINANCIAL 4020 E INDIAN SCHOOL RD PHOENIX, 85018

10/28/2015

2008 Suzuki Grand Victoria

\$12,500.00

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF **ASSIGNMENT** TERMS OF **ASSIGNMENT** OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT **CASE TITLE & NUMBER** DATE OF ORDER

DESCRIPTION AND VALUE Of PROPERTY

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT **DESCRIPTION** AND VALUE Of GIFT

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF **PROPERTY**

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

The Semrad Law Firm 20 S. Clark Chicago, 60603

11/2/2015

\$181.00 Attorney's Fee

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF

OR SURRENDER,

DATE OF TRANSFER

CONTENTS IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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DATES OF OCCUPANCY

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor



If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED

16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

AND ADDRESS

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NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF **ENVIRONMENTAL** AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

BEGINNING AND NAME LAST FOUR DIGITS **ADDRESS** NATURE OF BUSINESS

OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ENDING DATES



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME AND ADDRESS DATES SERVICES RENDERED

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

BEGINNING AND NAME **ADDRESS**

ENDING DATES

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b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS**

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis

DATE OF INVENTORY INVENTORY SUPERVISOR **DOLLAR AMOUNT**

OF INVENTORY

(Specify cost, market or other basis)

List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES

OF CUSTODIAN

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

ADDRESS DATE OF WITHDRAWAL NAME

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

TITLE NAME AND ADDRESS DATE OF TERMINATION

| 23. | Withdrawals | from a | partnership | or distribut | ions by | a corporation |
|-----|-------------|--------|-------------|--------------|---------|---------------|
| | | | | | | |

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date | 11/4/2015 | Signature of Debtor | /s/ Deandrea Booker | | | | |
|---|-----------|------------------------------------|---------------------|--|--|--|--|
| Date - | | Signature of Joint Debtor (if any) | | | | | |
| declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. | | | | | | | |
| Date | | Signature | | | | | |
| | | Print Name and Title | | | | | |
| [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] | | | | | | | |

_continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have

provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the

| Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer | Social-Security No. (Required by 11 U.S.C. § 110.) |
|---|---|
| If the bankruptcy petition preparer is not an individual, state the name, title (if any), addrepartner who signs this document. | ess, and social-security number of the officer, principal, responsible person, or |
| Address | |
| Signature of Bankruptcy Petition Preparer | Date |

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

B 203 (12/94)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re | Deandrea Booker | Cas | se No. | |
|-------|---|--|----------------------------------|---------------|
| | Debtor | | (If k | nown) |
| | | Cha | opter Char | oter 13 |
| | | COMPENSATION OF ATTORNE | | |
| 1. | | 16(b), I certify that I am the attorney for the abovenamed d greed to be paid to me, for services rendered or to be ren | | |
| | For legal services, I have agreed to accept | | | \$4,000.00 |
| | Prior to the filing of this statement I have received | | | \$181.00 |
| | Balance Due | | | \$3,819.00 |
| 2. | . The source of the compensation paid to me was: Debtor | Other (specify) | | |
| 3. | . The source of the compensation paid to me is: Debtor | Other (specify) | | |
| 4. | I have not agreed to share the above-disclosed members and associates of my law firm. | compensation with any other person unless they are | | |
| | | pensation with a other person or persons who are not the agreement, together with a list of the names of ned. | | |
| 5. | • | o render legal service for all aspects of the bankruptcy cand rendering advice to the debtor in determining whether | _ | |
| | b. Preparation and filing of any petition, sched | lles, statements of affairs and plan which may be required | i; | |
| | c. Representation of the debtor at the meeting | of creditors and confirmation hearing, and any adjourned | hearings thereof; | |
| | d. Representation of the debtor in adversary p | oceedings and other contested bankruptcy matters; | | |
| 6. | . By agreement w ith the debtor(s), the above-disclose | d fee does not include the following services: | | |
| | | CERTIFICATION | | |
| | I certify that the foregoing is a complete statement of a reedings. | y agreement or arrangement for payment to me for repre- | sentation of the debtor(s) in th | is bankruptcy |
| | 11/4/2015 | /s/ Stephen Gregorowic | z 6304770 | |
| - | Date | Signature of Attor | ney | |
| | | Semrad Law Fir Name of law fir | | |
| | | Signature of Attor | ney m | |

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- I. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands taht any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account:
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$\\$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$ 181.00 toward the flat fee, leaving a balance due of \$3819.00; and \$ 70.00 for expenses, leaving a balance due for the filing fee of \$310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/0/0015

| Date: 11/2/2015 | |
|---|-----------------------------|
| Signed: | |
| Deandles Baker | |
| Deandrea Booker | Stephan Gregorowicz 6304770 |
| Debtor(s) | Attorney for the Debtor(s) |
| Do not sign this agreement if the amounts are l | plank |

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankrupt cy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7 : Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13 : Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12 : Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/forms/hotice-individual-consumer-debtor.

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United States Bankruptcy Court

Northern District of Illinois

| In re: | Deandrea Booker | Case No. | |
|--|--|---|---|
| | Debtor(s) | Chapter | |
| | CERTIFICATION OF NOTICE UNDER § 342(B) OF THE | | |
| | Certification of [Non-Attorne attorney] bankruptcy petition preparer signing ched notice, as required by § 342(b) of the Bar | g the debtor's petition, he | - |
| Printed name a Preparer Address: | and title, if any, of Bankruptcy Petition | preparer is no Security | ty number (If the bankruptcy petition of an individual, state the Social e officer, principal, responsible person |
| Signature of B principal, respo | ankruptcy Petition Preparer or officer, onsible person, or partner whose Social er is provided above. | or partner of the (Required by 11 U.S.C. | e bankruptcy petition preparer.) § 110.) |
| I (We), the Bankruptcy Co | debtor(s), affirm that I (we) have received and | n of the Debtor laread the attached notice, | as required by § 342(b) of the |
| | Deandrea Booker | X /s/ Deandrea Boo | oker |
| Printed Name(| (s) of Debtor(s) | Signature of Debtor | r |
| Case No. (if kr | nown) | X | |

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

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| In re: | Booker , Deandrea J | Case No. | | | | |
|--------|---|---|------------------|--|--|--|
| _ | Debtor(s) | 0400 110. | | | | |
| | | Chapter. Chapter13 | | | | |
| | VERIFICATION OF CREDITOR MATRIX | | | | | |
| | The above named Debtors hereby verify that the at | tached list of creditors is true and correct to the best of t | their knowledge. | | | |
| | | | | | | |
| Date: | 11/4/2015 | /s/ Booker , Deandrea J | | | | |
| | | Booker . Deandrea J | | | | |

Signature of Debtor

GO FINANCIA Case 15-37604 Doc 1 Filed 11/04/15 Entered 11/04/15 09:34:41 Desc Main 4020 E INDIAN SCHOOL RD PHOENIX, 85018 Page 45 of 52

GO FINANCIAL 4020 E INDIAN SCHOOL RD PHOENIX, 85018

CREDIT ACCEPTANCE PO BOX 513 SOUTHFIELD, 48037

RGS FINANCIAL 1700 JAY ELL DR STE 200 RICHARDSON, 75081

HARVARD COLLECTION 4839 ELSTON AVE CHICAGO, 60630

City of Chicago Department of Revenue 121 North LaSalle Street Chicago, 60602

| 31 (Officia | Form 1) (04/13) Case 15-37604 Doc 1 Filed 11/04/15 | | | |
|---|---|--|--|--|
| Volun | tary Petition Document | Rage 46.0f):52 | | |
| (This p | page must be completed and filed in every case.) | Deandrea Booker | | |
| | Sign | natures | | |
| | Signature(s) of Debtor(s) (Individual/Joint) | Signature of a Foreign Representative | | |
| [If petition 7] I am a the relie [If no att | e under penalty of perjury that the information provided in this petition is true and correct, oner is an individual whose debts are primarily consumer debts and has chosen to file under chapter aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand f available under each such chapter, and choose to proceed under chapter 7, orney represents me and no bankruptcy petition preparer signs the petition] I have obtained and notice required by 11 U.S.C. § 342(b). | I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. | | |
| Treques | t relief in accordance with the chapter of title 11. United States Code, specified in this petition. | I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. | | |
| X | 1s/ Deandrea Booker Dayden Ballor | Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. | | |
| | Signature of Debtor | X | | |
| X | | (Signature of Foreign Representative) | | |
| | Signature of Joint Debtor | (-3 | | |
| | | (District Name of Familia Dougnostative) | | |
| | Telephone Number (if not represented by attorney) | (Printed Name of Foreign Representative) | | |
| | | | | |
| | n/a Date | Date | | |
| | Signature of Attorney* | Signature of Non-Attorney Bankruptcy Petition Preparer | | |
| | Signature of Attorney | | | |
| Х | /s/ Stephen Gregorowicz 6304770 | I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 32(b); and, (3) if rules orguide lines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. | | |
| | Signature of Attorney for Debtor(s) | | | |
| | Stephen Gregorowicz 6304770 | | | |
| | Printed Name of Attorney for Debtor(s) | | | |
| | Semrad Law Firm | Printed Name and title, if any, of Bankruptcy Petition Preparer | | |
| | Firm Name | | | |
| | 20 S. Clark, 28th Floor, Chicago, IL 60603 | Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, | | |
| | Address | responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) | | |
| | Telephone Number | | | |
| | n/a | Address | | |
| | Date | X | | |
| | ase in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney knowledge after an inquiry that the information in the schedules is incorrect. | Signature | | |
| | Signature of Debtor (Corporation/Partnership) | Account to the second of the s | | |
| | e under penalty of perjury that the information provided in this petition is true and correct, and that I en authorized to file this petition on behalf of the debtor. | Date | | |
| The deb | stor requests the relief in accordance with the chapter of title 11. United States Code, specified in this | Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. | | |
| X | | Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. | | |
| # \ | Signature of Authorized Individual | | | |
| | Printed Name of Authorized Individual | If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. | | |
| | Title of Authorized Individual | A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both, 11 U.S.C. § 110; 18 U.S.C. § 156. | | |
| | Date | | | |

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| B 1D (Official Form 1, Exhibit D) (12/09) – Cont. | Page 2 |
|--|--|
| 3. I certify that I requested credit counseling services from an approved agency was unable to obtain the services during the seven days from the time I made my request, as following exigent circumstances merit a temporary waiver of the credit counseling requirements of I can file my bankruptcy case now. [Summarize exigent circumstances here.] | nd the |
| If your certification is satisfactory to the court, you must still obtain the creatounseling briefing within the first 30 days after you file your bankruptcy petition a promptly file a certificate from the agency that provided the counseling, together with copy of any debt management plan developed through the agency. Failure to fulfill the requirements may result in dismissal of your case. Any extension of the 30-day dead can be granted only for cause and is limited to a maximum of 15 days. Your case may be dismissed if the court is not satisfied with your reasons for filing your bankruptcy without first receiving a credit counseling briefing. | nd th a these dline y also |
| 4. I am not required to receive a credit counseling briefing because of: [Check to applicable statement.] [Must be accompanied by a motion for determination by the court.] | he |
| Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. | |
| 5. The United States trustee or bankruptcy administrator has determined that to counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. | he credit |
| I certify under penalty of perjury that the information provided above is true | |
| Signature of Debtor: /s/ Deandrea Booker Didnel | The Baller |
| Date: 11/2/2015 | |
| | |

 $Case\ 15\text{-}37604$ B6 Declaration (Official Form 6 - Declaration) {12/07}

Document

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Debtor

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULE

| | DECLARATIO | IN UNDER PENALTY OF PREJURY | BY INDIVIDUAL DEBTOR | , |
|--|--|--|--|---|
| I declare under penalty | of perjury that I have read the fore | egoing summary and schedules, consis | ting of 18 sheets, and that the | ney are true and correct to the best of |
| my knowledge, information, a | and belief. | | | 0 |
| Date 11/2 | 2/2015 | Signatura | /s/ Deandrea Book | er Dendha B |
| 177 | | Signature | 75/ Dearlurea Book | " NEWYOULL |
| Date | | Signature | 00000 | |
| *************************************** | | *************************************** | (Joint Debtor, if ar | <u> </u> |
| | | (If joint c | ase, both spouses must sign.] | |
| DEC | LARATION AND SIGNATURE | OF NON-ATTORNEY BANKRUPTC | Y PETITION PREPARER (SEE 11 | U.S.C. § 110) |
| provided the debtor with a co been promulgated pursuant | opy of this document and the notic to 11 U.S.C. § 110(h) setting a ma | tcy petition preparer as defined in 11 U.S es and information required under 11 U. aximum fee for services chargeable by b a debtor or accepting any fee from the | .S.C. §§ 110(b), 110(h) and 342(b); a pankruptcy petition preparers, I have | and, (3) if rules or guidelines have |
| Printed or Typed Name and | d Title, if any, of Bankruptcy Petition | | Security No. ired by 11 U.S.C. § 110.) | _ |
| If the bankruptcy petition pr partner who signs this docu | | the name, title (if any), address, and soc | cial security number of the officer, pr | incipal, responsible person, or |
| Address | | | | |
| X | | · · · · · · · · · · · · · · · · · · · | | |
| Signature of Bankruptcy I | -estion Preparer | Date | | |
| Names and Social Security r | numbers of all other individuals wh | ho prepared or assisted in preparing thi | s document, unless the bankruptcy p | petition preparer is not an individual: |
| lf more than one person prep | pared this document, attach additio | onal signed sheets conforming to the ap | propriate Official Form for each perso | on. |
| A bankruptcy petition prepar U.S.C. § 110; 18 U.S.C. § 15 | | ovisions of title 11 and the Federal Rules | s of Bankruptcy Procedure may resul | 't in fines or imprisonment or both. 11 |
| the state of the s | DECLARATION UNDER PEN | ALTY OF PREJURY ON BEHALF O | F A CORPORATION OR PARTNE | RSHIP |
| I, the | Ţf. | he president or other officer or an autho | vized agent of the cornoration or a m | nember or an authorized agent of the |
| | | [corporation or partnership] nan | | · |
| | | sheets (Total shown on summa | | |
| knowledge, information, and | | orodo (rodrorom on damine | ary paga piad 17, and that they are that | e and correct to the occit or my |
| Date | TO TO VIEW MARKS AN INCH | Signature | PM-10-11 | Photosoft only and appropriate |
| | | | or type name of Individual signing or | behalf of debtor.) |
| 'An individual signing on beh | alf of a partnership or corporation | must indicate position or relationship to | | , |
| | | | | |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

| | \sim | 1 [| 27 | こり | 1 |
|------------------------------|--------|-----|-----|----|---|
| 37 (Official Form 7) (04/13) | Case | TO- | .37 | ΟU | 4 |

| 7 (Offic | cial Form 73 (04/13) Case 15-37604 | Doc 1 | Filed 11/04/15 Document | Entered 1: Page 49 of | 1/04/15 09:34:4: 52 | 1 Desc Main | |
|----------------|---|---|---|--|---|--|----------------|
| | NAME AND ADDRESS | | TITLE | | DATE | OF TERMINATION | |
| None | 23. Withdrawals from a partnership of corporations redemptions, options exercised a | ation, list all wi | thdrawals or distributions | credited or given to immediately preced | an insider, including compling the commencement c | pensation in any form, bonus of this case. | ses, loans, |
| | NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR | | DATE AND OF WITHD |) PURPOSE RAWAL | OR DE | INT OF MONEY ESCRIPTION ALUE OF PROPERTY | |
| None | 24. Tax Consolidation Group. If the debtor is a corporation, list the na debtor has been a member at any time | me and federa within six year | al taxpayer-identification nu s immediately preceding th | imber of the parent one commencement o | corporation of any consolid | dated group for tax purposes | s of which the |
| | NAME OF PARENT CORPORATIO | N | | TAXPAYER-ID | ENTIFICATION NUMBE | ER (EIN) | |
| vone ✓ | 25. Pension Funds. If the debtor is not an individual, list the for contributing at any time within six years. | | | | ion fund to which the debt | or, as an employer, has beer | n responsible |
| | NAME OF PENSION FUND | | | TAXPAYER-ID | ENTIFICATION NUMBE | ER (EIN) | |
| If cor | npleted by an individual or individual and | spouse] | | | | | |
| decla corre | are under penalty of perjury that I have re ct. | ad the answer | rs contained in the foregoir | ng statement of finan | cial affairs and any attach | ments thereto and that they | are true and |
| | Date 11/2/2015 | | Sign | nature of Debtor /s | :/ Deandrea Booker | D. Annollia | Sil |
| | Date | - | Signature of Joir | t Debtor (if any) | | v v – | |
| | | | | | | | |

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date Signature Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

___continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both, 18 U.S.C. §§ 152 and 3571

Case 15-37604

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B 201B (Form 201B) (12/09) Document Page 50 of 52

United States Bankruptcy Court

Northern District of Illinois

| | Deandrea Booker | Case No. | |
|--|--|--|--|
| | Debtor(s) | Chapter Chapter 13 | |
| | | CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE | |
| | | by Bankruptcy Petition Preparer g the debtor's petition, hereby certify that I delivered to the akruptcy Code. | |
| rinted name an reparer ddress: | d title, if any, of Bankruptcy Petition | Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible personal principal personal p | |
| | | or | |
| XSignature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. | | partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) | |
| | * | | |
| ecurity number | Certification ebtor(s), affirm that I (we) have received and | n of the Debtor read the attached notice, as required by § 342(b) of the | |
| l (We), the do | Certification ebtor(s), affirm that I (we) have received and | read the attached notice, as required by § 342(b) of the | |
| l (We), the do | Certification cbtor(s), affirm that I (we) have received and c. Deandrea Booker | | |

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

Case 15-37604 Doc 1 Filed 11/04/15 Entered 11/04/15 09:34:41 Desc Main **UNITED STATES BARRISCE SOLUTION**

Northern District of Illinois

| mre. | Debtor(s) | Case No | Case No | | |
|-------|--|--|---|--|--|
| | | Chapter. | Chapter13 | | |
| | VERIFI | CATION OF CREDITOR MATE | RIX | | |
| Т | he above named Debtors hereby verify t | that the attached list of creditors is true ar | d correct to the best of their knowledge. | | |
| Date: | 11/2/2015 | /s/ Booker , Deandre Booker , Deandrea J Signature of Debtor | as Dodindua Boother | | |

Page 52 of 52 _{Book}cument Debtor 1 Deandrea Case number (if known) First Name Middle Name Lasi Name 16. Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. Illinois 16b. Fill in the number of people in your household. 1 \$48,239.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 22C-2). Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2). On line 39 of that form, copy your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) 18. Copy your total average monthly income from line 11..... \$634.40 19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line If the marital adjustment does not apply, fill in 0 on line 19a. \$0.00 19a Subtract line 19a from line 18. \$634.40 19b. 20. Calculate your current monthly income for the year. Follow these steps. 20a. Copy line 19b..... 20a. \$634.40 Multiply by 12 (the number of months in a year). x 12 20b. The result is your current monthly income for the year for this part of the form. \$7,612.76 20b. 20c. Copy the median family income for your state and size of household from line 16c. \$48,239.00 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 vears. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of penjury I declare that the information on this statement and in any attachments is true and correct. X /s/ Deandrea Booker Signature of Debtor 1 Signature of Debtor 2 Date 11/2/2015 11/2/2015 MM/DD/YYYY MM/DD/YYYY If you checked 17a, do NOT fill out or file Form 22C-2. If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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